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CONSUMERS SHOULD NOT PAY FOR FREE CREDIT REPORTS

BISMARCK – Attorney General Wayne Stenehjem cautions consumers that under the federal law which took effect in North Dakota yesterday, they do not have to pay to get a copy of their credit report.

“The Consumer Protection division has been inundated with complaints from consumers believing they are being asked to pay for a credit report,” said Stenehjem. “However, it appears the consumers are actually being solicited to buy additional information, such as their credit score.”

The free credit reports must be ordered through the national central clearing house. Consumers who instead request a credit report directly from one of the three national credit reporting agencies will be charged for that information.

Consumers can order their free credit reports through the Annual Credit Report clearing house as follows:

1. Online at: www.annualcreditreport.com; or
2. By calling Annual Credit Report, toll free: at 1- 877-322-8228;

In order to receive a free report, a consumer must provide personal information such as a social security number, date of birth and address.

Whether consumers choose to receive a report from one of the credit reporting agencies, Experian, TransUnion or Equifax, or all three, the online process takes the consumer to the special webpage for the selected credit reporting agency. The credit agencies also offer several additional options to choose from, including getting a credit score, but these options are not free. Consumers do not have to buy any of the additional services to get the free credit report.

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